

Description	<ul style="list-style-type: none"> The REI Home100 program provides first mortgage financing and down payment and/or closing cost assistance to eligible mortgagors. The program is created to fulfill REI Oklahoma’s mission to provide housing opportunities to low-income individuals and families. REI Oklahoma is a 501(c)3 non-profit organization. This Program Summary is a complement to and not a substitute for first mortgage program guidelines. FHA, VA, HUD 184 and Rural Development guidelines apply except as modified by this program summary for the purpose of this program only. REI is not QM/ATR exempt. <i>All loans must be QM loans per the QM guidelines of the respective government agencies. HPML loans are acceptable to U.S. Bank.</i> 				
Available Markets	Properties located within the State of Oklahoma.				
Eligible Lenders	Lenders must be approved by U.S. Bank to participate in the REI Down Payment Assistance Program. Interested lenders should contact U.S. Bank Help Desk at 1-800-562-5165 Option 2 or hfa.programs@usbank.com . You can also contact the REI Oklahoma Housing team at reidpa@reiok.org or 1-800-658-2823.				
Master Servicer & Compliance Agent	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center; border: none;"> Master Servicer U.S. Bank 800 Nicollet Mall Minneapolis, MN 55402 (800) 562-5165; Option 2 hfa.programs@usbank.com </td> <td style="width: 50%; text-align: center; border: none;"> Compliance Agent Hilltop Securities Inc. Attn: Sharon Gonzalez 717 N. Harwood Street, Suite 3400 Dallas, TX 75201 (214) 953-4122 htshousing@hilltopsecurities.com </td> </tr> <tr> <td colspan="2" style="text-align: center; border: none;"> <u>U.S. Bank Manual</u> Scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link. </td> </tr> </table>	Master Servicer U.S. Bank 800 Nicollet Mall Minneapolis, MN 55402 (800) 562-5165; Option 2 hfa.programs@usbank.com	Compliance Agent Hilltop Securities Inc. Attn: Sharon Gonzalez 717 N. Harwood Street, Suite 3400 Dallas, TX 75201 (214) 953-4122 htshousing@hilltopsecurities.com	<u>U.S. Bank Manual</u> Scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link.	
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First Mortgage Loan Products Loan Purpose	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;"><u>Product</u></th> <th style="text-align: left;"><u>Amortization Terms</u></th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> FHA <ul style="list-style-type: none"> Fixed Rate Sections 203(b), 234(c) & 203ks VA <ul style="list-style-type: none"> Fixed Rate Sections 203(b) & 234(c) HUD Section 184 Indian Home Loan Program <ul style="list-style-type: none"> (Lender must be approved by HUD 184 to participate) USDA – RD <ul style="list-style-type: none"> Rural Housing Guaranteed Loan </td> <td style="vertical-align: top;"> 30 Years 30 Years 30 Years 30 Years </td> </tr> </tbody> </table>	<u>Product</u>	<u>Amortization Terms</u>	<ul style="list-style-type: none"> FHA <ul style="list-style-type: none"> Fixed Rate Sections 203(b), 234(c) & 203ks VA <ul style="list-style-type: none"> Fixed Rate Sections 203(b) & 234(c) HUD Section 184 Indian Home Loan Program <ul style="list-style-type: none"> (Lender must be approved by HUD 184 to participate) USDA – RD <ul style="list-style-type: none"> Rural Housing Guaranteed Loan 	30 Years 30 Years 30 Years 30 Years
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First Loan Interest Rates	<p><i>Interest rates will be reviewed daily and will be set for certain products as the market permits; therefore, rates may not be available for all products on a given day.</i></p> <p>REI will post first mortgage interest rates by 9:00 a.m. Central Time daily. All loans must be delivered and purchased by U.S. Bank within 60 days of rate lock. A one-time extension can be purchased at the following rates:</p> <ul style="list-style-type: none"> • 7 days is .06250% • 15 days is 0.12500% • 22 days is 0.18750% • 30 days is 0.25000% <p>This information will be posted on the daily rate sheet. Rates can be subject to intra-day pricing changes.</p> <p>The Extension form can be found on the Lender Portal at http://www.reihome100.org. Please complete form and email to Hilltop Securities at htshousing@hilltopsecurities.com.</p>
Down Payment Assistance Option 1 – GIFT	<p>The down payment assistance is in the form of a gift and based on a percentage of the total first mortgage loan amount. The REI lender portal will round the gift amount to the nearest dollar.</p> <ul style="list-style-type: none"> • Gift Option 1A: (FHA, VA, USDA – RD, and HUD 184): 3.0%, 3.5%, and 4.0% Down Payment Assistance (1.5% Mortgage Company compensation a/k/a Service Release Premium (SRP)). • Gift Option 1B: (FHA, VA, USDA – RD and HUD 184): 3.5%, 4.0% or 5.0% Down Payment Assistance. (2.5% Lender compensation a/k/a Service Release Premium (SRP)). <p>The funds can be used to fund up to 100% of the borrower’s cash requirement to close, including the down payment or voluntary down payment, closing costs, pre-paid items and other related mortgage loan fees and expenses.</p> <p><i>REI will wire the gift funds to the title company prior to closing upon approval of the Funding Request Stage in the Lender Portal (See Pages 8 and 9 for more information).</i></p>
Down Payment Assistance Option 2 – HYBRID GIFT & 2ND MORTGAGE FHA & HUD 184 ONLY	<p>This option is a hybrid product for FHA and HUD 184 only, combining a gift and an amortizing 2nd mortgage for a total assistance amount of 5.0%. The REI Lender Portal will round the gift & 2nd mortgage amounts to the nearest dollar.</p> <p>FHA</p> <p><i>Borrower is required to pay 1.0% toward borrower's minimum required investment (MRI) for FHA loans. (Underwriter must verify borrower's 1% contribution towards the MRI in the comments section on the signed Underwriter's Transmittal form)</i></p> <ul style="list-style-type: none"> • 2.5% of total loan amount as a gift that can be used toward the remaining borrower’s required minimum investment for FHA loans. • 2.5% of total loan amount as a 2nd mortgage at 5.0% interest rate, fully amortizing with monthly payments for 10 years—to be used for closing costs and/or voluntary additional down payment.

HUD 184

- 2.5% of total loan amount as a gift that can be used toward the borrower’s required minimum investment for HUD 184—this is a true gift with no repayment required. See below for ways to use the gift:
 - 2.25% required down payment.
 - 0.25% additional down payment for more equity or to be applied to closing costs.
- 2.5% of total loan amount as a 2nd mortgage at 5% interest, fully amortizing with monthly payments for 10 years—to be used for closing costs and/or additional down payment.
 - 2.5% to be used to pay closing costs, guarantee fee and/or additional down payment.
- The combined loan-to-value (CLTV) ratio of all liens cannot exceed 100% of the appraised value of the property. (Note: the cost to acquire the property is the sales price plus applicant-paid closing costs, discount points, repairs and rehabilitation expenses and prepaid expenses.) The lender must use the maximum approved credit limit of the existing subordinate lien to calculate the CLTV ratio.
- The required monthly payments for both the Section 184 guaranteed first mortgage and the 2nd mortgage, plus other housing expenses and all recurring charges, cannot exceed the applicant’s reasonable ability to repay (the debt-to-income ratio can never exceed 43%, as outlined in HUD 184 guidelines).
- Unless the applicant provides conclusive evidence that the borrowed funds do not require repayment, the monthly debt resulting from the loan must be included in the applicant’s qualifying ratios. **Note: This will be evidenced by the gift letter signed at closing.**
- Any time secondary financing is part of the transaction an executed copy of the loan document(s) describing the terms of the secondary financing and the HUD-1 Settlement Statement must be maintained in the endorsement binder.
- The Section 184 guaranteed first mortgage cannot exceed the program loan limits; however, the combined indebtedness of the mortgages may exceed the loan limit maximum as outlined in HUD 184 guidelines.
- The source, amount and repayment terms must be disclosed in the mortgage application and the applicant must acknowledge that he/she understands and agrees to the terms of the secondary financing. **Note: Lender will disclose 2nd mortgage terms at application and the borrower will sign a Borrower’s Acknowledgement form at closing.**
- Must follow HUD 184 Guidelines as it relates to secondary financing.

FUNDING

GIFT PORTION - REI will wire the gift funds to the title company prior to closing upon approval of the Funding Request Stage in the Lender Portal (See Page 8 of this document for more information).

AMORTIZING 2ND MORTGAGE PORTION - Lender will fund the amortizing 2nd mortgage at closing and service the loan until U.S. Bank purchases both the 1st and 2nd mortgage from lender.

2nd Mortgage Information FHA & HUD 184 Only	REI Secured 2nd Loan	Fully Amortizing Fixed Rate 2nd Term	Loan Amount	Interest Rate of 2nd
	Rural Enterprises of Oklahoma, Inc.	10 Years	2.5% of Total Loan Amount	5.0%
<p>Loans are subject to the following parameters:</p> <ul style="list-style-type: none"> Each Lender shall comply with all applicable federal, state and local laws, regulations, rulings, administrative rulings and pronouncements that relate to housing, including but not limited to, the Fair Housing Act, the Equal Credit Opportunity Act, the Home Ownership and Equity Protection Act (“HOEPA”), high priced mortgage requirements, the Truth-in-Lending Act (“TILA”), the Real Estate Settlement Procedures Act. (“RESPA”), TILA-RESPA Integrated Disclosure requirements (“TRID”), wrongful discrimination law, all applicable HUD, FHA, Fannie Mae and Freddie Mac rules and regulations. Lenders are responsible for the preparation and delivery to borrower of any disclosures required by TILA, RESPA and TRID. The 2nd mortgage must close in Rural Enterprises of Oklahoma, Inc.’s name using the REI Note and Mortgage Form located in the Lender Portal. For properties located in a flood zone requiring flood insurance, the 2nd mortgage must be included as an outstanding lien in the flood insurance coverage calculations. Title policy is NOT required for the 2nd mortgage. There will be a \$175.00 Second Mortgage Servicing Fee for the amortizing second mortgage. The fee must be listed on the second mortgage closing disclosure as “Second Mortgage Servicing Fee,” “Servicing Fee,” or “DPA Servicing Fee.” The payee can be listed as the lender or can be left blank. The label will have to meet the lender’s internal compliance and the compliance of the applicable agency for the loan type. U.S. Bank will net this fee when the loans are purchased. Other allowable fees are limited to the mortgage tax, closing fees (if applicable) and recording fees. MERS is not required for the 2nd mortgage. <p><i>Lender will fund the 2nd mortgage at closing upon REI’s approval of the Funding Request Stage and service the loan until U.S. Bank purchases both the 1st and 2nd mortgage from lender.</i></p>				
DPA Use of Funds And Additional Information	<ul style="list-style-type: none"> No portion of the down payment and closing cost assistance funds to be paid to the borrower unless the borrower is being reimbursed for his/her earnest money and pre-paid items to the extent the borrower’s minimum required investment has been satisfied. Remaining funds shall be applied as a principal reduction at closing. Down payment and closing cost assistance funds cannot pay the difference between the sales price and the appraised value. The lender must receive a compliance approval from the compliance agent, Hilltop Securities, to be eligible for purchase by the servicer. 			
Borrower Eligibility	<ul style="list-style-type: none"> Borrower does NOT have to be a first-time homebuyer. Non-occupying co-signers permitted – co-signers cannot be on the mortgage or take title to the property. Non-occupying co-borrowers are NOT permitted. 			

Property Type	<ul style="list-style-type: none"> • 1-2 units primary residence, including condominiums and PUDs – Condos (see below) - Co-ops NOT permitted • 1 unit only for HUD 184 loans • Manufactured housing is permitted (multi-section only) <ul style="list-style-type: none"> ○ All agency guidelines for the applicable loan product must be followed. ○ U.S. Bank Manufactured Housing Affidavit of Affixation can be found on U.S. Bank's website. (Scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link, then go to Section 1500 of the U.S. Bank HFA Lending Guide and click on the “Affidavit of Affixation” link.) ○ Oklahoma Manufactured Housing Quick Reference Guide can be found here. ○ Manufactured housing located within leasehold estates or within condominium projects is not an eligible property type. <p><i>Refer to the U.S. Bank HFA Lending Guide 800: Condominium Project Review sections 810 and 812 for all U.S. Bank condominium requirements. Go to U.S. Bank's website (scroll down page to “Discover customized partnerships for HFA Lending” and click the “HFA Guidelines” link, then go to Section 800).</i></p> <p><i>For properties located in a flood zone requiring flood insurance, the outstanding second mortgage lien must be included in the flood insurance coverage calculations.</i></p>
Income Limits	<ul style="list-style-type: none"> • Option 1A & 1B (Gift): The borrower’s qualifying income must not exceed program income limits. Option 1A and 1B income limits are in Exhibit A attached hereto. Lenders will be responsible for ensuring that the income meets program guidelines. <ul style="list-style-type: none"> ○ USDA - RD Loans - Income is based on Adjusted Household Income per Rural Development’s guidelines. Note: There is no longer an interest rate cap on USDA - RD loans. • Option 2 (Hybrid (Gift & 2nd Mtg) (FHA & HUD 184 Only)): <ul style="list-style-type: none"> ○ FHA - Household income must not exceed program income limits. Income limits are in Exhibit B attached hereto. Lenders will be responsible for ensuring that the income meets program guidelines. <p>Household Income means the combined gross annual income of borrower(s) and any person or persons who intend to occupy the home as a principal residence. The income of all household members who are 18 years of age or older (exceptions may apply for full-time dependent students) must be included in the total annual income calculation, whether or not they will execute the promissory note. If married, the gross annual income of the spouse must also be included even if the spouse is not going to occupy the property or execute the promissory note. Temporary, nonrecurring or sporadic income should not be counted. Please refer to HUD’s income calculation information at 24 CFR 5.609.</p> <ul style="list-style-type: none"> ○ HUD 184 – Qualifying income in “Exhibit A” below.

Underwriting

Credit Score

DTI

- Loans may be underwritten through an automated underwriting system (DU or LP) – USDA - RD Loans (GUS) – HUD 184 Manual (HUD 184 approved lenders only). *Source of funds should be “Non-Seller funded Non-Profit” (not a government agency).*
- Option 2 - Hybrid - FHA underwriter must verify borrower’s 1% contribution towards the MRI in the comments section on the Signed Underwriter’s Transmittal form.*

Automated Underwriting

Product Type	Property Type	Minimum FICO	Maximum DTI DU & LPA	Required Reserves
FHA VA	1 – 2 Units Condos/ Townhomes	640	45%	As determined by DU & LPA
	1 – 2 Units Condos/Townhomes	680	45.01 – 50%	
	Manufactured Homes	660	45%	

Product Type	Property Type	Minimum FICO	Maximum Ratios		Required Reserves
			Housing	DTI GUS	
USDA - RD	1 – 2 Units Condos/ Townhomes	640	34%	45%	As determined by GUS
	1 – 2 Units Condos/Townhomes	680	34%	45.01 – 50%	
	Manufactured Homes	660	34%	45%	

Manual Underwriting

Product Type	Property Type	Minimum FICO	Maximum Ratios		Required Reserves
			Housing	DTI	
FHA	NOT ALLOWED				
USDA - RD	1 – 2 Units Condos/ Townhomes	640	34.0%	41.0%	2
VA	1 – 2 Units Condos/Townhomes	680	N/A	41.0%	2
HUD 184	1 Unit	660	31.0%	41% or up to 43% with compensating factors per HUD 184 Guide	Per Guidelines

- Loans may only be manually underwritten for erroneous, inaccurate or insufficient credit per agency guidelines. Loans must comply with the requirements of the manual guidelines per the selected product. If the Housing Finance Agency, U.S. Bank or loan program agency require more in reserves than listed in the LTV/DTI/FICO tables above; the greater number of months must be used. **Manufactured Housing may not be manually underwritten.**

Seller Contributions

Determined by the first mortgage program selected.

Homebuyer Education	Recommended, but not required. Please refer to first mortgage program guidelines.																					
Pricing	<p>In addition to the standard fees normally charged to the borrower (i.e. Appraisal Fee, Credit Report Fee, Flood Certification, Freight, Underwriting, Document Preparation, etc.) the following fees must also be included. Fees below are required to be itemized separately on the Closing Disclosure.</p> <table border="1" data-bbox="451 499 1560 1094"> <thead> <tr> <th>Type</th> <th>Amount</th> <th>Service Provider</th> </tr> </thead> <tbody> <tr> <td>Loan Origination Fee – First Mortgage</td> <td>Usual and customary</td> <td>Lender</td> </tr> <tr> <td>Mortgage Company Compensation a/k/a Service Release Premium (SRP)</td> <td>Option 1A: Gift – 1.5% Option 1B: Gift – 2.5% Option 2: Hybrid Gift & 2nd Mtg. – 2.0%</td> <td>Lender</td> </tr> <tr> <td>Investor Fee Funding Fee</td> <td>\$475.00</td> <td>Lender</td> </tr> <tr> <td>Investor Tax Service Fee</td> <td>\$84.00</td> <td>Lender</td> </tr> <tr> <td>Code Compliance Fee</td> <td>\$185.00 – Paid at closing</td> <td>HilltopPay ACH Application Attn: Lori Wood 717 N. Harwood St, Suite 3400 Dallas, TX 75201 (214) 953-4122</td> </tr> <tr> <td>Second Mortgage Servicing Fee</td> <td>\$175.00 (Option 2: Hybrid Gift & 2nd Mtg. Only)</td> <td>Lender</td> </tr> </tbody> </table>	Type	Amount	Service Provider	Loan Origination Fee – First Mortgage	Usual and customary	Lender	Mortgage Company Compensation a/k/a Service Release Premium (SRP)	Option 1A: Gift – 1.5% Option 1B: Gift – 2.5% Option 2: Hybrid Gift & 2nd Mtg. – 2.0%	Lender	Investor Fee Funding Fee	\$475.00	Lender	Investor Tax Service Fee	\$84.00	Lender	Code Compliance Fee	\$185.00 – Paid at closing	HilltopPay ACH Application Attn: Lori Wood 717 N. Harwood St, Suite 3400 Dallas, TX 75201 (214) 953-4122	Second Mortgage Servicing Fee	\$175.00 (Option 2: Hybrid Gift & 2 nd Mtg. Only)	Lender
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Loan Purchase and Servicing	<ul style="list-style-type: none"> U.S. Bank will purchase the first mortgage loan at a rate and price reflected on the reservation confirmation, less any fees, plus the applicable Service Release Premium. All first mortgage and amortizing second mortgage loans will be sold to U.S. Bank. Lender will be required to register and assign the first mortgages using MERS to U.S. Bank. Amortizing second mortgage loan files will be sent to U.S. Bank. U.S. Bank will purchase the amortizing second mortgage loans from the lender when the first mortgage is purchased. If Lender does not deliver all accurate/correct final documents required for any mortgage loan to U.S. Bank within 120 days of closing, U.S. Bank may assess a \$50 monthly penalty fee per deficient loan, beginning 120 days after closing. First and second loans will be sent to U.S. Bank as follows: <table border="1" data-bbox="500 1528 1511 1919"> <thead> <tr> <th>First and Second Loan Files</th> <th>Final Trailing Documents Including First and Second Recorded Mortgages</th> </tr> </thead> <tbody> <tr> <td>Delivered online through U.S. Bank’s lender portal. hfa.programs@usbank.com (800) 562-5165 Option 2</td> <td>U.S. Bank National Association Attn: CICR CN-KY-WHCI 800 Moreland Street Owensboro, KY 42301-2046</td> </tr> <tr> <th colspan="2">First and Second Original Notes</th> </tr> <tr> <td colspan="2">U.S. Bank Home Mortgage Attn: HFA Note Vault 9380 Excelsior Blvd., 6th Floor Hopkins, MN 55343</td> </tr> </tbody> </table>	First and Second Loan Files	Final Trailing Documents Including First and Second Recorded Mortgages	Delivered online through U.S. Bank’s lender portal. hfa.programs@usbank.com (800) 562-5165 Option 2	U.S. Bank National Association Attn: CICR CN-KY-WHCI 800 Moreland Street Owensboro, KY 42301-2046	First and Second Original Notes		U.S. Bank Home Mortgage Attn: HFA Note Vault 9380 Excelsior Blvd., 6 th Floor Hopkins, MN 55343														
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	<p>In the event a loan is not purchased and/or securitized by U.S. Bank and loan reservation is canceled, the Lender must reimburse REI for the down payment assistance gift funds REI provided at loan closing. In such cases, REI Down Payment Assistance will notify the Lender, and the Lender will have 15 days to remit the funds owed to REI Down Payment Assistance.</p> <p>In addition, REI will assign the second mortgages to the lender if the first mortgage loan is not purchased and/or securitized by U.S. Bank for any reason.</p>
Approval Process, Funding and Closing	<p><i>This page is a general outline of the process. The checklist noted for each section is downloaded from the portal and will inform the lender what documents are applicable for each individual loan type. Please refer to that document during the loan process.</i></p> <p><u>Pre-Closing Compliance/Initial Approval Stage</u></p> <p><i>Complete/Upload the following (all programs):</i></p> <ul style="list-style-type: none"> • Pre-Closing Checklist • Loan Application • Purchase Contract • Preliminary Underwriter Transmittal Summary Form (does not have to be signed) (Option 2 FHA Hybrid Only – underwriter must verify borrower’s 1% contribution towards the MRI in the comments section on the Underwriter’s Transmittal form) <p>HYBRID FHA ONLY – supporting household income documentation for all applicants, including non-purchasing spouse (NPS) and anyone over the age of 18 years intending to occupy the property.</p> <ul style="list-style-type: none"> • Current paystubs – no more than 60 days old. • If “self-employed” – copy of previous year’s tax return and signed current P & L statement • “Other types” of income documentation (ex. child support, retirement, etc.), please refer to HUD’s income calculation information at 24 CFR 5.609 for more information. <p>Certification of No Income Form – only required if any applicant(s), NPS or occupants over 18 do not receive any source of income.</p> <p><u>DPA Funding Request Stage (must be completed prior to closing for ALL loans)</u></p> <ul style="list-style-type: none"> • REI will table fund the gift funds at closing. • Lender will fund amortizing second mortgage loan funds, if applicable, at closing. <p><i>Complete/Upload the following (all programs):</i></p> <ul style="list-style-type: none"> • Funding Checklist • Funding Request Form • Commitment Letter • Notice of Down Payment Assistance Grant (Gift Letter), if applicable • Wiring Instructions • Final Closing Disclosure 1st Mortgage • Final Signed Underwriter Transmittal Summary Form (Option 2 Hybrid FHA Only – underwriter must verify borrower’s 1% contribution towards the MRI in the comments section on the signed Underwriter’s Transmittal Form)

	<p>Option 2 Hybrid - In addition to documents above</p> <ul style="list-style-type: none">• Second Mortgage Borrower’s Acknowledgment Form• Completed Second Note and Mortgage• Final Closing Disclosure Second Mortgage <p><u>Post-Closing Compliance Documentation Stage</u></p> <p>The first mortgage loan will not be purchased by US Bank until the post-closing documents have been uploaded, reviewed and cleared by Hilltop Securities.</p> <p><i>Complete/Upload the following:</i></p> <ul style="list-style-type: none">• Post-Closing Checklist• Final Executed Closing Disclosure 1st Mortgage & 2nd Mortgage, if applicable• Final Executed 1003• Final Executed Gift Letter• Final Executed 2nd Mortgage Borrower’s Acknowledgment Form, if applicable• Final Executed 2nd Note & Mortgage, if applicable• ACH payment to Hilltop Securities for \$185.00 is required to be sent through ACH HilltopPay
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**Exhibit A - 2025-2026 Income Limits for Government Loans
 FHA, VA, and HUD-184 Gift (and HUD-184 Hybrid)**

County	1-2 Person Family	3+ Person Family		County	1-2 Person Family	3+ Person Family
Adair	\$130,350	\$152,075		Le Flore	\$130,350	\$152,075
Alfalfa	\$149,850	\$174,825		Lincoln	\$130,350	\$152,075
Atoka	\$130,350	\$152,075		Logan	\$148,500	\$173,250
Beaver	\$130,350	\$152,075		Love	\$130,350	\$152,075
Beckham	\$130,350	\$152,075		Major	\$130,350	\$152,075
Blaine	\$130,350	\$152,075		Marshall	\$130,350	\$152,075
Bryan	\$130,350	\$152,075		Mayes	\$130,350	\$152,075
Caddo	\$130,350	\$152,075		McClain	\$148,500	\$173,250
Canadian	\$148,500	\$173,250		McCurtain	\$130,350	\$152,075
Carter	\$130,350	\$152,075		McIntosh	\$130,350	\$152,075
Cherokee	\$130,350	\$152,075		Murray	\$130,350	\$152,075
Choctaw	\$130,350	\$152,075		Muskogee	\$130,350	\$152,075
Cimarron	\$130,350	\$152,075		Noble	\$138,000	\$161,000
Cleveland	\$148,500	\$173,250		Nowata	\$130,350	\$152,075
Coal	\$130,350	\$152,075		Okfuskee	\$130,350	\$152,075
Comanche	\$130,350	\$152,075		Oklahoma	\$148,500	\$173,250
Cotton	\$130,350	\$152,075		Okmulgee	\$130,350	\$152,075
Craig	\$130,350	\$152,075		Osage	\$135,450	\$158,025
Creek	\$135,450	\$158,025		Ottawa	\$130,350	\$152,075
Custer	\$130,350	\$152,075		Pawnee	\$130,350	\$152,075
Delaware	\$130,350	\$152,075		Payne	\$136,050	\$158,725
Dewey	\$130,350	\$152,075		Pittsburg	\$130,350	\$152,075
Ellis	\$130,350	\$152,075		Pontotoc	\$130,350	\$152,075
Garfield	\$133,800	\$156,100		Pottawatomie	\$130,350	\$152,075
Garvin	\$130,350	\$152,075		Pushmataha	\$130,350	\$152,075
Grady	\$145,200	\$169,400		Roger Mills	\$130,350	\$152,075
Grant	\$131,850	\$153,825		Rogers	\$135,450	\$158,025
Greer	\$130,350	\$152,075		Seminole	\$130,350	\$152,075
Harmon	\$130,350	\$152,075		Sequoyah	\$130,350	\$152,075
Harper	\$130,350	\$152,075		Stephens	\$130,350	\$152,075
Haskell	\$130,350	\$152,075		Texas	\$130,350	\$152,075
Hughes	\$130,350	\$152,075		Tillman	\$130,350	\$152,075
Jackson	\$130,350	\$152,075		Tulsa	\$135,450	\$158,025
Jefferson	\$130,350	\$152,075		Wagoner	\$135,450	\$158,025
Johnston	\$130,350	\$152,075		Washington	\$132,150	\$154,175
Kay	\$130,350	\$152,075		Washita	\$130,350	\$152,075
Kingfisher	\$130,350	\$152,075		Woods	\$133,950	\$156,275
Kiowa	\$130,350	\$152,075		Woodward	\$133,500	\$155,750

Latimer	\$130,350	\$152,075				
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Exhibit B - 2025-2026 Income Limits for Government Loans
FHA Hybrid Only

County	1-2 Person Family	3-4 Person Family	5-6 Person Family	County	1-2 Person Family	3-4 Person Family	5-6 Person Family
Adair	\$99,935	\$116,591	\$136,023	Le Flore	\$99,935	\$116,591	\$136,022
Alfalfa	\$114,885	\$134,032	\$156,371	Lincoln	\$99,935	\$116,591	\$136,022
Atoka	\$99,935	\$116,591	\$136,023	Logan	\$113,850	\$132,825	\$154,962
Beaver	\$99,935	\$116,591	\$136,023	Love	\$99,935	\$116,591	\$136,022
Beckham	\$99,935	\$116,591	\$136,023	Major	\$99,935	\$116,591	\$136,022
Blaine	\$99,935	\$116,591	\$136,023	Marshall	\$99,935	\$116,591	\$136,022
Bryan	\$99,935	\$116,591	\$136,023	Mayes	\$99,935	\$116,591	\$136,022
Caddo	\$99,935	\$116,591	\$136,023	McClain	\$113,850	\$132,825	\$154,962
Canadian	\$113,850	\$132,825	\$154,962	McCurtain	\$99,935	\$116,591	\$136,022
Carter	\$99,935	\$116,591	\$136,023	McIntosh	\$99,935	\$116,591	\$136,022
Cherokee	\$99,935	\$116,591	\$136,023	Murray	\$99,935	\$116,591	\$136,022
Choctaw	\$99,935	\$116,591	\$136,023	Muskogee	\$99,935	\$116,591	\$136,022
Cimarron	\$99,935	\$116,591	\$136,023	Noble	\$105,800	\$123,433	\$144,005
Cleveland	\$113,850	\$132,825	\$154,962	Nowata	\$99,935	\$116,591	\$136,022
Coal	\$99,935	\$116,591	\$136,023	Okfuskee	\$99,935	\$116,591	\$136,022
Comanche	\$99,935	\$116,591	\$136,023	Oklahoma	\$113,850	\$132,825	\$154,962
Cotton	\$99,935	\$116,591	\$136,023	Okmulgee	\$99,935	\$116,591	\$136,022
Craig	\$99,935	\$116,591	\$136,023	Osage	\$103,845	\$121,152	\$141,344
Creek	\$103,845	\$121,152	\$141,345	Ottawa	\$99,935	\$116,591	\$136,022
Custer	\$99,935	\$116,591	\$136,023	Pawnee	\$99,935	\$116,591	\$136,022
Delaware	\$99,935	\$116,591	\$136,023	Payne	\$104,305	\$121,689	\$141,971
Dewey	\$99,935	\$116,591	\$136,023	Pittsburg	\$99,935	\$116,591	\$136,022
Ellis	\$99,935	\$116,591	\$136,023	Pontotoc	\$99,935	\$116,591	\$136,022
Garfield	\$102,580	\$119,677	\$139,623	Pottawatomie	\$99,935	\$116,591	\$136,022
Garvin	\$99,935	\$116,591	\$136,023	Pushmataha	\$99,935	\$116,591	\$136,022
Grady	\$111,320	\$129,873	\$151,519	Roger Mills	\$99,935	\$116,591	\$136,022
Grant	\$101,085	\$117,932	\$137,588	Rogers	\$103,845	\$121,152	\$141,344
Greer	\$99,935	\$116,591	\$136,023	Seminole	\$99,935	\$116,591	\$136,022
Harmon	\$99,935	\$116,591	\$136,023	Sequoyah	\$99,935	\$116,591	\$136,022
Harper	\$99,935	\$116,591	\$136,023	Stephens	\$99,935	\$116,591	\$136,022
Haskell	\$99,935	\$116,591	\$136,023	Texas	\$99,935	\$116,591	\$136,022
Hughes	\$99,935	\$116,591	\$136,023	Tillman	\$99,935	\$116,591	\$136,022
Jackson	\$99,935	\$116,591	\$136,023	Tulsa	\$103,845	\$121,152	\$141,344
Jefferson	\$99,935	\$116,591	\$136,023	Wagoner	\$103,845	\$121,152	\$141,344
Johnston	\$99,935	\$116,591	\$136,023	Washington	\$101,315	\$118,201	\$137,901
Kay	\$99,935	\$116,591	\$136,023	Washita	\$99,935	\$116,591	\$136,022
Kingfisher	\$99,935	\$116,591	\$136,023	Woods	\$102,695	\$119,811	\$139,779
Kiowa	\$99,935	\$116,591	\$136,023	Woodward	\$102,350	\$119,408	\$139,310
Latimer	\$99,935	\$116,591	\$136,023				

